

Source Solutions



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Credit Union Celebrities

Wikipedia defines a **celebrity** as a widely recognized or notable person who commands a high degree of public and media attention.

Perhaps credit union don't always get the amount of media attention that we want focused on all the wonderful things that happen in your shop. However credit unions and their members are definitely celebrities of the movement.

As we all know, another great celebrity in the movement is Montana Credit Unions for Community Development (MCUCD), the charitable arm of the Montana Credit Union Network. MCUCD's primary funding source comes from investment income from Montana's credit unions. With these crazy economic times, investment rates are at an all-time low, and in 2009 they project only a fraction of the unrestricted financial resources relied on in 2008.

In keeping with the tradition of the UniPro Open, CUsource is hosting the CUsource Classic on May 13. This golf outing is for the serious and the once a year hacker.

Although it is not every day that staff get to play golf with the likes of celebrities, we do have a chance to play for our credit unions every year.

Please join us in raising money for MCUCD this year at the league annual meeting. You can register on line for golf at www.macun.org It is a great way to spend the day with your peers and help out a good cause.

In fact, we hope to see you at golf and the annual meeting. Stop by our booth at annual meeting and get "an easy way to get into the movies".

Speaking of celebrities, a special nod to Kathy Briggs for completing surveys on our Helena operations. She won a \$50 Visa gift card. Thanks Kathy.

I would also like to recognize Sue McKenzie for receiving CUsource's Employee of the Quarter Achievement Award. Sue was nominated and selected by her peers recognizing her outstanding customer service.

I am also very happy to announce that this month CUsource clients received their second annual patronage checks. This was possible even after lowering DP costs for the year. CUsource appreciates the opportunity to thank our credit unions for their continued support and loyalty.

Thanks to Mickey for taking the time to putt with Tiger Woods and Arnold Palmer. See you at the League Annual Meeting.

~Shirley Bailey

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Statements by Mickey Kunnary

Periodically you may have a member come in with their statement to point out that it has a different address than what they gave you. When you look up the address on your system it's correct, but it isn't what's printed on their statement. Why is it different? Our standardization process may be changing the address incorrectly.

One of the advantages to using CUSource for your statement processing is the postage savings we are able to provide. A one ounce envelope costs 44¢ to mail. We average 35¢ for that piece. How do we save so much on postage? By standardizing your addresses and automating your mail.

The USPS maintains a database of all addresses in the United States. Each address in that database has a "standard" version that is recognized by their system.

For example, you may list your address as: 246 Anderson
Helena, MT 59601

But the standard version of your address is: 246 Anderson Blvd.
Helena, MT 59601-0331

Our process changes the address on your statements to that standard format and adds a barcode and some other information the postal service uses to process your mail. The address database the USPS maintains literally contains millions of addresses and sometimes contains incorrect information. These inaccuracies can cause problems for your members and their addresses. If a member notifies you of an incorrect address change on their mail, please notify us. We update the database regularly and will monitor that member's information until the problem is corrected.

If you have any questions regarding your statements, please call us at the Helena office.

CRM Webinar Availability

On May 5th, 2009 at 11:00 CUSource is hosting an Ultra Data Webinar featuring their newly enhanced next generation Customer Relationship Management (CRM) Solution, [Touché® CRM](#)

Since many of our credit unions are looking to implement a CRM solution this year or next, this will be the first in a series of demos for credit unions to take a look at options available to them.

For the login information, contact Tracy at 1-800-823-2876 or [email](#).

Integrated with Harland Financial Solutions' [Touché® Analyzer™](#) and [Touché® Messenger™](#) solutions, Touché CRM combines standard CRM functionality with business intelligence features and enterprise-wide messaging. In addition to referrals, sales, service and contact management capabilities, Touché CRM accesses data from within Touché Analyzer to build Household Value Segmentation. This proprietary segmentation differentiates Tou-

ché CRM from other offerings, further aiding financial institution staff members with strategies for servicing and cross-selling consumers.

Everything Else You Expect from a CRM Solution

Of course, Touché CRM is equipped with all the referrals, sales and service capabilities you'd expect from CRM software. These are just a few of the standard features of Touché CRM:

- Push marketing offers to the front line for sales follow-up
- Leads and referrals management
- Information repository for rates, fees, product features, etc.
- Perform what-if analyses at the front line
- Management reporting for results tracking and measurement
- Service request management, fillable PDF forms for improved efficiency

Draft Services by Myra Kuykendahl

The adjustment process has changed as dramatically as the inclearings process in the past year. With the closure of several Federal Reserve Branches, the Federal Reserve Bank has become more and more strict on the length of time you have to file an adjustment.

The general time frames for adjustments are as follows:

- If the adjustment is filed within three calendar months of the most recent cash/return letter entry date, you will receive same day credit (provided the requirements are met).
- If the adjustment is filed after three calendar months, but within six calendar months of the most recent cash/returns letter entry date, the Federal Reserve Bank will request approval from the offsetting institution. This can take up to 40 days as the Fed has 20 days to research and ask for approval then the offsetting institution has 20 days to respond.
- After six calendar months you will then have to deal directly with the offsetting institution.

There are some adjustments that must be filed with 20 business days such as Not Our Items and Late claims.

Another issue that has emerged is notification process when the Federal Reserve Bank reverses an adjustment. We do not receive notification only the financial institution that received the adjustment does.

Consequently we need you to contact us right away if this happens at your credit union and we will refile the adjustment for you. The most common reason for these reversals is that the Federal Reserve Bank does not receive our documentation. As hard as we try to prevent this problem, it happens on occasion. By contacting us, we can provide the Fed that Paper work.

Please remember that the above time line is not for all adjustments, so if you have questions about how long you have to file please call us and we will advise you on length of time you have and what can be done.

Interesting Stats

According to Javelin Strategy and Research, nearly one-fifth of Gen Y consumers (19%) say they have not signed up for mobile banking for the simple reason that their financial institution does not offer it yet. That indication of desire is nearly double that from baby boomers (10%) and is significantly higher than for consumers in general (13%).

Almost one-fifth of US Internet households claim to have used their mobile phones to initiate payment transactions, according to research conducted by Synergistics. Eighteen percent of the 1003 consumers surveyed reported that they have performed some type of mobile payment, including online bill payment, transfers or payments to individuals, online loan payments, and online purchases. Usage is widest in the \$35K to \$49K bracket, says Synergistics, reaching one-quarter of this group before declining somewhat as income increases.

Encrypted Emailing for Staff / Members

Need a solution so your staff and members can share information via email?

CUsource has a solution for you (at no cost) that allows your staff to interact with members via the web with encryption.

Supports public key encryption and password based encryption Recipients don't need the software installed.

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National foundation offers new Innovation Grants

WASHINGTON (4/20/09)--Credit union organizations are now eligible to apply for new Innovation Grants from the National Credit Union Foundation (NCUF) through June 30.

Innovation Grants are aligned with NCUF's signature program, REAL Solutions. While participation in REAL Solutions is not required to apply for a grant, NCUF is seeking grant applications for innovative projects in any of REAL Solutions' five service areas:

- Education--Innovation grants assist credit union organizations participating in national financial education programs including Biz Kid\$ and the National Endowment for Financial Education. They also support other initiatives consistent with the education components of REAL Solutions: financial counseling, product awareness and staff training.
- Transaction Services--The grants support transaction services that help credit unions attract underserved consumers. Examples include check cashing, money orders, prepaid stored value cards, remittances, second chance/fresh start checking, and tax preparation.
- Savings--The grants support programs that help credit union members with low wealth establish and maintain savings. Examples include prize-based savings, safe accounts, savings challenges and step-up share certificates.
- Credit--The grants support initiatives that help non-prime borrowers build and improve credit through credit unions. Examples include alternative credit reports, citizenship loans, first and last rent loans, flexible loan policies, non-prime used car loans, score builder loans, and thin file loans.
- Homeownership--The grants support programs that help credit unions members with lower credit scores qualify as first-time homebuyers. Examples include foreclosure assistance loans, green loans, Home Loan Payment Relief mortgages, Individual Taxpayer ID Number loans, and timely repayment rewards.

Eligible applicants include credit unions, credit union service organizations, state credit union associations, state credit union foundations, and other organizations owned or controlled by credit unions.

Applications will not be accepted from organizations outside the credit union movement. "Both our Grants Committee and our Board voted unanimously to narrow the eligibility this year," explained new NCUF Grants Committee Chairman John Gregoire. "These actions ensure that all Innovation Grant dollars will directly benefit the credit union community."

"Based on what we're hearing from credit unions that want to apply for grants this year, their needs are greater than ever," said NCUF Deputy Director Steve Bosack. "We're fortunate that our foundation is in a strong position to help credit unions reach new members and deliver innovative services."

The grant dollars available will depend on how much credit union organizations invest in the Community Investment Fund.

Upcoming Events

- **Free Training**
FSP Asset Register &
Accounts Payable
Great Falls April 14
Missoula April 21
Billings April 23
- **Free Training**
FSP Admin/ Job
Scheduler
Great Falls April 28
Missoula May 5
Billings May 5

Race for the Cure

When the women in my family were diagnosed with breast cancer, we never said the word victim. They are survivors and fighters from day one. Like your friends, family and members they are strong women; yet it is a fight none of us should have to battle.

Join me is supporting the Montana Race for the Cure this May 16th. Can't make it? No worries, Montana Komen has made it real easy for you to be part of the walk. Log on to their website at www.komenmontana.org and donate. A Sleep in for the Cure \$30 donation will get you a T-shirt and a lapel pin. Sponsor a runner. Sign up yourself.

The Susan G. Komen Montana Race for the Cure® is celebrating 15 years in 2009. With hundreds of volunteers, thousands of participants, we can truly say we are the largest event centered around breast cancer in the state of Montana! We look forward to growing the race each and every year and that can only be done with your help!



Do you want to participate in the **Komen Montana Race for the Cure** but can't make it to this year's Race? Will you be out of town? Do you have to work? Or do you just want to "Sleep In" on Saturday morning? Be sure to...

SLEEP IN FOR THE CURE!

sign up & more info at
komenmontana.org

SNORE YOUR WAY TO HELP FIGHT BREAST CANCER IN MONTANA.

I can not stress how easy it is to register and support the Race. Take a minute to log on to www.komenmontana.org. You can make a difference. ~Tracy Houck

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